

Fill in this information to identify the case

Debtor 1 Samsideen D. Quadri AKA Sam D Quadri

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN District of IL _____
(State)

Case number 17-28121

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor CitiMortgage, Inc.

Court claim no. (if known) 1

Last four digits of any number
you use to identify the debtor's
account: 8987

Date of payment change
Must be at least 21 days after date of
this notice 12/1/2020

New total payment:
Principal, interest, and escrow, if any \$1,558.73

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$883.64 New escrow payment: \$834.54

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: _____

Current mortgage payment: \$_____ New mortgage payment: \$_____

Debtor 1 Samsideen D. Quadri AKA Sam D Quadri
number (if known) 17-28121
First Name Middle Name Last Name

Case

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Stephen R. Franks Date 11/03/2020
Signature

Print: Stephen R. Franks Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
Number Street

Columbus OH 43216-5028
City State ZIP Code

Contact phone 614-220-5611 Email amps@manleydeas.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Notice of Payment Change was served on the parties listed below via e-mail notification:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Tom Vaughn, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603, ecf@tvch13.net

David M Siegel, Attorney for Samsideen D. Quadri AKA Sam D Quadri, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090, davidsiegelbk@gmail.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on November 03, 2020:

Samsideen D. Quadri AKA Sam D Quadri, 3125 Alexander Crescent, Flossmoor, IL 60422

Samsideen D. Quadri AKA Sam D Quadri, 3125 Alexander Crescent, Flossmoor, IL 60422-1707

/s/Stephen R. Franks

FEB 2021	953.69	*	133.03	* FHA MIP	5,978.42
FEB 2021			4,337.10	* R.E. TAX	1,641.32
MAR 2021	953.69	*	133.03	* FHA MIP	2,461.98
APR 2021	953.69	*	133.03	* FHA MIP	3,282.64
MAY 2021	953.69	*	133.03	* FHA MIP	4,103.30
JUN 2021	953.69	*	133.03	* FHA MIP	4,923.96
JUL 2021	953.69	*	133.03	* FHA MIP	5,744.62
JUL 2021			3,859.96	* R.E. TAX	1,884.66
AUG 2021	953.69	*	133.03	* FHA MIP	2,705.32
SEP 2021	953.69	*	133.03	* FHA MIP	3,525.98
SEP 2021			1,650.84	* HAZARD INS	1,875.14
OCT 2021	953.69	*	133.03	* FHA MIP	2,695.80

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$11,444.26. Under Federal Law, your lowest monthly balance should not have exceeded \$1,641.32, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,641.32.

Your actual lowest monthly balance was greater than \$1,641.32. The items with an asterisk on your Account History may explain this. For a further explanation, call our Customer Service number shown at the end of this statement.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 12/20 through 11/21 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			Beginning Balance	\$6,368.88	\$3,502.56
DEC 2020	834.54			7,203.42	4,337.10
JAN 2021	834.54			8,037.96	5,171.64
FEB 2021	834.54	4,337.10	R.E. TAX	4,535.40	1,669.08
MAR 2021	834.54			5,369.94	2,503.62
APR 2021	834.54			6,204.48	3,338.16
MAY 2021	834.54			7,039.02	4,172.70
JUN 2021	834.54			7,873.56	5,007.24
JUL 2021	834.54	3,859.96	R.E. TAX	4,848.14	1,981.82
AUG 2021	834.54			5,682.68	2,816.36
SEP 2021	834.54	1,817.36	HAZARD INS	4,699.86	1,833.54
OCT 2021	834.54			5,534.40	2,668.08
NOV 2021	834.54			6,368.94	3,502.62

Your Projected Escrow Account Balance as of 11/30/20 is \$6,368.88. Your Required Beginning Escrow Balance according to this analysis should be \$3,502.56.

This means you have a Surplus of \$2,866.32. This surplus must be returned to you unless it is less than \$15.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, however, we will retain your surplus. Once during this period, your Required Escrow Account Balance should be reduced to \$1,669.08 as shown in February. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$724.19
	Escrow Deposit	\$834.54
New Loan Payment	Beginning on December 1, 2020	\$1,558.73

